

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Teresa Morrison  
 Debtor

Case No. 13-16562-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 14

Date Rcvd: Mar 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2019.

db +Teresa Morrison, 5737 Cedar Avenue, Philadelphia, PA 19143-1931  
 13228562 +MICHAEL A. LATZES, ESQUIRE, 1528 Walnut Street, Suite 700, Philadelphia, PA 19102-3607  
 13109348 +U.S. Bank National Association, Trustee for PA Housing Finance Agency,  
 211 North Front Street, P.O. BOX 15057, Harrisburg, PA 17105-5057

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Mar 23 2019 02:57:30 City of Philadelphia,

c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 23 2019 02:57:13 U.S. Attorney Office,  
 13198055 E-mail/Text: megan.harper@phila.gov Mar 23 2019 02:57:30 City of Philadelphia,  
 Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,  
 Philadelphia, PA 19102-1595  
 13149824 EDI: ECMC.COM Mar 23 2019 06:53:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 13109341 EDI: IRS.COM Mar 23 2019 06:53:00 Internal Revenue Service, P.O. BOX 7346,  
 Attn: Bankruptcy Dept., Philadelphia, PA 19101-7346  
 13184766 EDI: JEFFERSONCAP.COM Mar 23 2019 06:53:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-9617  
 13109342 +E-mail/Text: CollectionsDept@jfcu.org Mar 23 2019 02:57:55 Justice Federal Credit Union,  
 5175 Parkstone Drive, Attn: Bankruptcy Dept., Chantilly, VA 20151-3816  
 13221205 EDI: RESURGENT.COM Mar 23 2019 06:53:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FFPM Carmel Holdings I, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13225945 EDI: PRA.COM Mar 23 2019 06:53:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13118555 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 23 2019 02:56:38  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 13125611 EDI: ECAST.COM Mar 23 2019 06:53:00 eCAST Settlement Corporation, assignee,  
 of Capital One Bank (USA), NA, POB 35480, Newark, NJ 07193-5480

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 24, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
 agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
 LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
 dmaurer@pkh.com;mgutshall@pkh.com  
 LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al... lhaller@pkh.com,  
 dmaurer@pkh.com;mgutshall@pkh.com  
 REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
 bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency  
 bkgroup@kmlawgroup.com  
 ROBERT CAPTAIN LEITE-YOUNG on behalf of Debtor Teresa Morrison rleite@roachleite.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

THOMAS I. PULEO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

Information to identify the case:					
Debtor 1	<b>Teresa Morrison</b>			Social Security number or ITIN	<b>xxx-xx-3481</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>13-16562-amc</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Teresa Morrison

3/21/19

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**